

**Family Upreach, Inc.**  
Course V: *Christian Marriage Skills*  
"Marital Financial Foundations"  
Lesson Seven

# *The Christian Marriage*

## MARITAL FINANCIAL FOUNDATIONS

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**Unit 19 – Lesson 1**  
(NewLife Behavior English Edition)

NewLife   
B E H A V I O R  
Ministries

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*"If any person be in Christ, he is a new creature . . ."*  
(Second Corinthians 5:17)

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## RESPONSE SHEET

**Dear Student,**

We have found that thoughtful *written* responses greatly enhance the student's understanding of this course material. Therefore, we urge you to use this **Response Sheet** as an aid in the study of this lesson.



### **STEP 1: BEFORE YOU START**

Before you start, please write three or four sentences below on what you think God wants you to know and do as you work through financial problems. Then, put this sheet out of sight until you finish the lesson.

### **STEP 2: PREPARING TO STUDY**

Read the Study Questions on pages 11-12 (do not attempt to answer them now). Then read and study pages 3-10 as you would a chapter of a book.

## MARITAL FINANCIAL FOUNDATIONS

In this lesson we will study about family finances and getting out fiscal house in order. When couples get married, getting started off right in the financial area is critical. When a couple battles incarceration, this is a valuable study because – although separated – money problems still pose a lot of concern.

Before continuing, write some of your understanding of what you think God would want you to know and do as you work to resolve financial problems (using the Response Sheet section on Page 2). Then put it out of your sight until the end of this lesson. Read the entire lesson through once without looking up the scriptures. Finally, go back for a more in-depth study before completing the Study Questions on Pages 11-12.

### I. Introduction

We must make sure that the foundation beneath our financial structure is sound. We can build on it now. And, we can build on it more in the future. But we need to make sure that the right foundation is in place and solidly set.

Jesus said His followers were “not of *this* world” even though they lived in the world (in His prayer in John 17:11-17). Jesus said they belonged to God and He prayed for His Father to “keep them, through your name, those whom you have given me” and . . . “keep them from the evil one. Sanctify them through Thy truth, Thy word is truth.”



From this passage, we find a starting point . . .

- Our family is a Christian family
- We live in the world but are citizens of a heavenly kingdom as stated in Ephesians 2:19 and Colossians 3:20.
- While here, God expects us to do our best in difficult situations.
- One of our most trying situations is making a living, providing for our families, and attaining financial freedom.
- The principles in God’s sanctifying truth (the Bible) must be our financial guide.

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The writer of the Proverbs shares a healthy attitude that might be well for us to adopt as we journey through this study:

“Lord, I ask you to do two things for me before I die.  
Help me not to tell lies, and don’t make me too rich or too  
poor – only give me things I need each day. If I have more  
than I need, then I will think I don’t need you. But if I am poor,  
then I might steal. Then I will bring shame to the name of God.”  
[Proverbs 30:7-9, Easy-To-Read-Version]

Paul also gives direction to the Philippians that we can apply to ourselves in Philippians 4:6-7 . . .

“Don’t worry about anything. But pray and ask God for everything we need. And when you pray, always give thanks. And God’s peace will keep your hearts and minds in Christ Jesus. That peace which God gives is so great that we cannot understand it.”

Let us commit ourselves to His principles for financial health that we may be well equipped in this earthly struggle. As Jesus reminds us in John 15:5 . . .

“Without me, you can do nothing!”

## **II. Financial Principles for Christians from the Word of God**

### **A. EVERYTHING WE HAVE COMES FROM GOD.**



When God was preparing the children of Israel for entry into the land “which flowed with milk and honey,” he ended His statements with both a warning and reminder . . .

“Don’t ever say to yourself, ‘I got all this wealth by my  
power and ability.’ Remember the Lord your God.  
Remember that He is the one that gives you the  
power to do those things.”  
[Deuteronomy 8:17-18]

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Other scriptures outline how God is the Giver of all our worldly provisions:

David prays in First Chronicles 29:12 – “Riches and honor come from you. You rule everything. You have power and strength. You have the power to make anyone great or strong!”

“If God gives a person wealth, property, and the power to enjoy those things, then that person should enjoy them. That person should accept the things he has and enjoy his work – this is a gift from God.”

- Ecclesiastes 5:19

“Respect the Lord and be humble. Then you will have wealth, honor, and true life” (Proverbs 22:4).

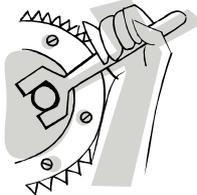
“Don’t worry and say, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear?’ All the people that don’t know God try to get these things. Don’t worry, because your Father in heaven knows that you need those things. The thing you should want most is God’s kingdom and being right with Him. Then all these other things you need will be given to you”.

- Matthew 6:31-33

***“God will use all His riches in Christ Jesus to give you everything you need”***

(Philippians 4:19).

**B. GOD EXPECTS US TO WORK FOR OUR LIVING**



This is the way He has chosen to give us all the things we need. Even in the Garden of Eden (Genesis 2:15). “The man had the work of planting and caring for the garden.”

“If a person cheats to get money, then that money will soon be gone. But the person that earns his money will make it grow more and more” (Proverbs 13:11).

“If you work hard, then you will have the things you need. But if you do nothing but talk, then you will be poor” (Proverbs 14:23).

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“Don’t ruin your health trying to become rich.  
If you are wise, you will be patient.  
Money is gone very quickly.  
It is like the money grew wings and flew away like a bird”.

Proverbs 23:4-5 tells us that overworking is not God’s plan.

“If a person is stealing, he must stop stealing. He must use his hands for doing something good. Then he will have something to share with those people who are poor” (Ephesians 4:28).

“You yourselves know that you should live like we live. We were not lazy when we were with you. And when we ate another person’s food, we always paid for it. We worked so that we would not be a trouble to any. We worked night and day. We had the right to ask you to help us. But we worked to take care of ourselves so that we would be an example for you to follow. When we were with you, we gave you this rule: ‘If a person will not work, then he will not eat.’” (Second Thessalonians 3:7-10).

**C. GOD EXPECTS US TO BE CAREFUL AND DILIGENT WITH WHAT HE GIVES**

Since all is under the ownership of God, we really are only tenants and stewards. Job said . . .

“I was naked when I was born into this world, and I had nothing. When I die and leave this world, I will be naked and I will have nothing. The Lord gives, and the Lord takes away. Praise the Name of the Lord” (Job 1:21).

The Psalmist suggests a proper attitude for us as we contemplate the goodness and bountiful giving of God.

“If you trust the Lord and do good things, you will live and enjoy the many things the land gives. Enjoy serving the Lord, and He will give you what you want. Depend on the Lord. Trust Him. And He will do what must be done. Let your goodness and fairness shine like the sun at noon. Trust the Lord, and wait for His help” [Psalm 37:3-7a].

“Careful plans can lead to profit. But if you are not careful, and you do things too quickly, then you will become poor” [Proverbs 21:5].

“Watch your sheep and cattle carefully. Be sure you care for them the best you can. Wealth does not last forever” [Proverbs 27:23-24].

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In Luke 19:11-26, Jesus gives the Parable of the Minas that tells of a king leaving property in the hands of stewards to use properly until his return. They were instructed to “do business with this money until I come back.” When he returned, those who handled faithfully their stewardship were blessed, and the one who failed was punished. The closing words of Jesus were very instructive . . . “The person that uses what he has will get more. But the person that does not use what he has will have everything taken away from him.” Read the Bible account for the full impact of this instruction.

**D. GOD EXPECTS US TO BE CONTENT WITH WHAT WE HAVE**

Since all we have has been given to us of God, recognition of that fact should lead us to gratitude, and gratitude should lead us to contentment. Listen to the instruction of the Word of God . . .

“So, be satisfied with what you have. You can make clothes from the wool of your lambs. And you can buy land with the money you get from selling your goats. And your other goats give you plenty of milk. So there will be food enough for you and your family and for your servant girls also” [Proverbs 27:26-27].



“The person that loves money will never be satisfied with the money he has. The person that loves wealth will not be satisfied when he gets more and more is also senseless. The more wealth a person has, the more ‘friends’ he has to help him spend it. So that rich person really gains nothing” . . . “If God gives a person wealth, property, and power to enjoy these things, then that person should enjoy them. That person should accept the things he has and enjoy his work – that is a gift from God” [Ecclesiastes 5:10-11, 19].

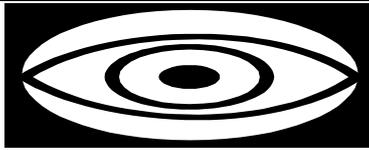
Paul wrote to the Philippians to let them know what he had learned about contentment –

“I have learned to be satisfied with the things I have and with everything which happens. I know how to live when I am poor. And I know how to live when I have plenty. I have learned the secret of being happy at any time in everything that happens. I have learned to be happy when I have enough to eat and when I don’t have enough to eat. I have learned to be happy when I have all the things I need and when I don’t have the things I need. I can do all things through Christ because He gives me strength” [Philippians 4:11-13].

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“It is true that serving God makes a person very rich, if that person is satisfied with what he has. When we came into the world, we brought nothing. And when we die we can take nothing out. So, if we have food and clothes, we will be satisfied with that. People who want to be rich bring temptations to themselves. They are caught in a trap. They begin to want many foolish things that will hurt them. Those things ruin and destroy people. The love of money causes all kinds of evil” - [First Timothy 6:6-10].



“Keep your eyes from the love of money. And be satisfied with the things you have. God has said, ‘I will never leave you; I will never forsake you’” [Hebrews 13:5].

**E. GOD EXPECTS GENEROSITY FROM US AS HE GIVES TO US**

The writer of Proverbs says: “Honor the Lord with your wealth. Give him the best you have. Then you will have all you need. Your barns will be full of grain and your barrels will be flowing over with wine” [Proverbs 3:9-10].

Jesus in Matthew 22:15-20 in disputing with the Jews, told them to “render unto Caesar the things of Caesar’s, and to God the things that are God’s”. When we study this passage, we are usually concerned about the paying of taxes. But we ought not to overlook that we also owe *God* that which belongs to Him. He further teaches in Luke 6:38: “Give to other people and you will receive. You will be given much. It will be poured into your hands – more than you can hold. You will be given so much that it will spill into your lap. The way you give to other people is the way God will give to you”.

The rich fool in Luke 12:13-21 decided to build bigger barns rather than share his bounty. He was scorned for thinking only of himself and for not being rich toward God. The words of Paul to the Corinthians is also in agreement . . .

“Remember this: The person who plants little will harvest only a little. But the person who plants much will harvest much. Each person should give what he has decided in his heart to give. A person should not give if it makes him sad. And a person should not give if he thinks he is forced to give.

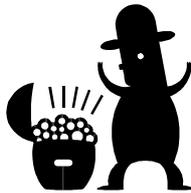
God loves the person who gives happily. And God can give you more blessings than you need. Then you will always have plenty of everything. You will have enough to give to every good work” [Second Corinthians 9:6-8; Also, see Ephesians 4:2].

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**F. OUR SECURITY IS NOT IN WEALTH BUT IN THE LORD**

We often hear people talk about being financially independent. They assume that that if they have enough wealth, nothing bad can touch them. Most people in the world don't know you can't really depend on wealth as a secure haven. Wars, stock market reverses, fire, flood, earthquake, theft and business failures can happen to anyone and cause wealth to vanish. Don't forget catastrophic illness either. Jesus instructs us to follow the safe course:



“Don't save treasures for yourselves here on earth. Moths and rust will destroy treasures here on earth. And thieves can break into your house and steal the things you have. So save your treasure in heaven. The treasures in heaven cannot be destroyed by moths or rust. And thieves cannot break in and steal that treasure. Your heart will be where your treasure is” [Matthew 6:19–21].

The Bible further instructs: “The person that trusts in his riches will fall like a dead leaf. But the good person will grow like a new green leaf” [Proverbs 11:28].

“Give this command to the people who are rich with the things that the world has. Tell them not to be proud. Tell those rich people to hope in God, not in their money. Money cannot be trusted. But God takes care of us richly. He gives us everything to enjoy. Tell the rich people to do good. Tell them to be rich in doing good things. And tell them to be happy to give and ready to share. By doing that they will be saving a treasure for themselves in heaven. That treasure will be a strong foundation – their future life can be built on that Treasure. Then they will be able to have the life that is true life” [First Timothy 6:17–19].

**G. THE LORD EXPECTS HONESTY IN ALL OUR DEALINGS**

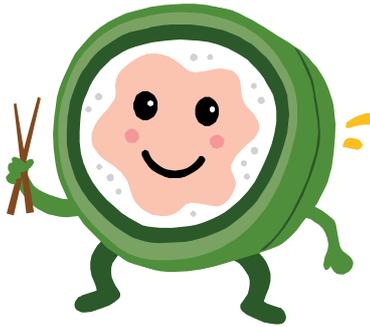
Dishonesty is against all things good and beneficial. God does not tolerate evil and expects his children to take after their Father. Doing what is honest is widely encouraged in God's word:

- “Always give things back to the person that owns them if you can. If your neighbor asks you to give back the thing he owns, give those things back to him now! Don't tell him to come back tomorrow” [Proverbs 3:27–28]

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- “If a person cheats to get things, then he will bring trouble to his family. But if a person is honest, then he will have no trouble” [Proverbs 15:27].
- “It is better to gain only a little the right way than to gain much through cheating” [Proverbs 16:8].
- “The Lord wants all scales and balances to be honest. He wants all business agreements to be fair” [Proverbs 16:11].
- “Give all people what you owe them. If you owe them any kind of tax, pay it. Show respect to the people you should respect. And show honor to the people you should honor. Don’t owe people anything. But you will always owe love to each other” [Romans 13:7-8].



We will be happy to share with you in any way to help you with solving financial problems. But you will always be on the right path with God at your side as you follow the guidance of His Holy Spirit through His revealed Word. This is the *best* lesson we can share with you.

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## STUDY QUESTIONS

Name \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_

1. Second Thessalonians 3:10 states
  - (a) you must be disciplined
  - (b) you must work
  - (c) if you don't work, you should not eat
  - (d) all of these
  
2. God wants us to be
  - (a) busybodies
  - (b) crafty
  - (c) content with what we have
  - (d) lovers of money
  
3. As long as we are separated, I can
  - (a) have a pity party
  - (b) set some financial goals
  - (c) give up
  - (d) encourage my spouse to get a better job
  
4. Others enjoy wealth so I
  - (a) deserve it
  - (b) can gamble for it
  - (c) can work for it
  - (d) must take it away from them
  
5. Job 1:21 teaches that God
  - (a) "owes" us
  - (b) wants us to have nothing
  - (c) should be praised no matter what
  - (d) none of these
  
6. In Philippians 4:11-13, Paul says he learned
  - (a) to be content
  - (b) we don't have to be wealthy
  - (c) all things can be done through Christ
  - (d) all of these

7. Jesus teaches
  - (a) keep what you have
  - (b) you are without obligation to others
  - (c) give and it will be given to you
  - (d) we should build bigger barns
  
8. Financial independence comes when we have
  - (a) plenty of cash
  - (b) healthy stocks and bonds
  - (c) laid up treasure in heaven
  - (d) all of these
  
9. The Lord expects
  - (a) honesty
  - (b) pay back what you borrow
  - (c) don't cheat
  - (d) all of these
  
10. To gain what God wants for us, we must
  - (a) keep Him in our plans
  - (b) pay our bills
  - (c) work together
  - (d) all of these

## REFLECTION

Write a few sentences new ideas you learned about ***developing financial foundations.***

## APPLYING THE LESSON

Finally, to get the most from your study, list one or more ideas that you want to use to change your behavior. Also, list questions you want to ask your instructor or studymate.